

Objective To have considerable input in the overall operation and direction of a progressive / innovative company by being part of the management team.

Summary of qualifications I have been a safety and soundness and / or compliance examiner since July of 1985. Previous to that, I worked at a national credit card company in the areas of skip tracing, customer service, and collection.

Professional experience Sept. '90 - Present Office of Thrift Supervision (OTS) Dallas, TX
Compliance Examiner

- *reviewed* countless single-family and consumer loan files for compliance with applicable consumer laws and regulations;
- *reviewed* numerous compliance policies / programs / procedures implemented at institutions regulated by the OTS and provided recommendations as to how they could be improved upon;
- *held meetings* in which significant examination findings were discussed with boards of directors;
- held management closing conferences to that same end;
- *attended* many compliance-oriented workshops and classes;
- *assisted* in formulating the curriculum for the Compliance I training school in Dallas, TX, and taught a portion of several sessions;
- *trained* many examiners in compliance examination objectives / procedures;
- recently *participated* in a "Consumer Privacy" forum in Des Moines, IA, sponsored by the Federal Reserve Bank of Chicago;
- *spoke* in the past before the ND, SD, and MN League regarding current compliance examination issues;
- *assisted* on innumerable other compliance examinations in the states of ND, SD, MN, IA, NE, KS, MO, OK, TX, CO, LA, and NM. (Note: the OTS Midwest Region also included the state of MS); and
- other items too numerous to mention.

1985 – 1989 Federal Home Loan Bank Des Moines, IA

Nov '89 – Aug '90 OTS Des Moines, IA

Savings and Loan Examiner

- As a safety and soundness examiner, I dealt with all aspects of the examination process, including the area of compliance. In October of 1989, Congress created the OTS.

1980 – 1985 Amoco Credit Card Center W. Des Moines, IA

Customer Service/Collector

- I *located* customers with unknown address;
- *devised* several methods in the locator unit which allowed it to operate more efficiently, resulting in fewer accounts being placed with an outside collection agency;

- *answered* customers' telephone and mail inquiries; and
- *collected* on past due accounts.

Education

- B.A. Equivalent in Accounting – Drake University – Des Moines, IA – 1983
- B.A./Psychology – University of Iowa – Iowa City, IA – 1978
- A.A./Liberal Arts – Iowa Lakes Comm. College – Estherville, IA – 1974
- High School Diploma – Emmetsburg Comm. HS – Emmetsburg, IA – 1972

Interests and activities

I enjoy college football / basketball, reading, and International travel (Mexico, Europe, and the Caribbean).

References

Available upon request.